

EXHIBIT F



October 13, 2012

F Page 2 of 5
Ocwen Loan Servicing, LLC
HELPING HOMEOWNERS IS WHAT WE DO!™
WWW.OCWEN.COM

Robert Gacuta
3920 Dundee Rd
Northbrook, IL 60062-0000

Loan Number: 7130563187
Property Address: 850 Keystone Circle
Northbrook, IL 60062-0000

Dear Borrower(s):

In accordance with the provisions of your mortgage, we are required to have property inspections completed on all delinquent loans. A recent inspection indicated that your property is vacant and/or unsecured. Please note that servicing guidelines dictates that we notify your insurance provider that your property may be vacant. We strongly urge you to also contact your provider or agency and confirm the current occupancy status of the property.

Within fifteen (15) days from the date of this letter, you must either (a) complete and return us the notice attached below to indicate that you are monitoring the property at least once a week and take full responsibility for the vacancy; or (b) if the property is occupied, you should contact our offices at the Property Preservation Department at (866) 952-6514, Select Option 3 to seek further instructions.

Please be aware that if you do not complete the letter below, nor contact our offices, further action will be taken to secure the property and, if necessary, winterize the property in order to protect the security interest of the owner of your loan.

Please understand that this is not an attempt to evict/remove you from your property. It is merely an action to verify the conditions of the property as provided for in the Mortgage or Deed of Trust Agreement.

Note: Mortgagor must sign the letter attached below only. Third party signatures will not be accepted.

CORRESPONDENCE REMITTANCE INFORMATION

Ocwen Loan Servicing, LLC
1661 Worthington Road Suite 100
Attn: Property Preservation Department
PO Box 24714
West Palm Beach, FL 33409

Sincerely,

Ocwen Loan Servicing, LLC
Property Preservation Department
(866) 952-6514, Select Option 3

VACLTR5.13

This communication is from a debt collector attempting to collect a debt; any information obtained will be used for that purpose. However, if the debt is in active bankruptcy or has been discharged through bankruptcy, this communication is not intended as and does not constitute an attempt to collect a debt.

NMLS#1852



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I am currently on a trial plan for my mortgage modification, and I have made all of my trial payments. When can I expect my final/permanent modification?

Your Prior Servicer will be providing Ocwen with the status of your modification. You should continue to make your payment each month. Our goal is to review your loan as soon as possible and provide your final modification agreement to you. Please allow up to 30 days from the date of the transfer for Ocwen to obtain and process your application documentation.

I just submitted my modification application to the Prior Servicer, should I send this to Ocwen again?

Your Prior Servicer will be providing Ocwen with the status of your modification application and copies of your documentation. It is not necessary to re-send the documents to Ocwen at this time. Please allow up to 30 days from the date of the account transfer for Ocwen to process your application documentation and determine your eligibility. It is not necessary to call prior to 30 days as the agent will not have any additional information to provide to you.

I received a notice from my Prior Servicer that I was denied for the Making Home Affordable Program. I am still having financial difficulty, what can I do?

We may still be able to help you. We offer a number of specialized programs designed to fit your situation. Please go to www.ocwen.com for more information and download an application for assistance.

I received a notice from my Prior Servicer that they were missing documents for my modification but I have not sent them yet; do I send these documents to Ocwen now?

Yes, please send the documents to Ocwen via e-mail at mod@ocwen.com or fax the documents to (407)737-6174. Your Prior Servicer will be providing Ocwen with the status of your modification (trial plan or initial application), copies of your initial application and information identifying the missing documentation. Please allow up to 30 days from the date you send the documentation for Ocwen to process your documentation.

I have a Short Sale or Deed in Lieu application pending with my Prior Servicer, do I have to resend all the documentation to Ocwen now and re-apply?

Your Prior Servicer will be providing Ocwen with the status of your pending resolution. If you have a pending foreclosure sale date or closing scheduled in the next 60 days, to expedite processing, please resend the documentation by fax to (407)737-5071. If you do not have a foreclosure sale or scheduled closing in the next 60 days, your Prior Servicer will be providing Ocwen the status of your pending resolution. Ocwen will be contacting you with a final approval or denial. Please allow Ocwen up to 30 days to process your Short Sale or Deed in Lieu application.

I received approval from my Prior Servicer for a Short Sale or Deed in Lieu; will this approval be honored by Ocwen?

Yes, it will be honored as long as you meet the original requirements or contingencies for approval provided by your Prior Servicer. With respect to Short Sales, please note that the original expiration date of your Prior Servicer's approval (the "good through" date) still applies and if it has expired, the approval is no longer valid. Your Prior Servicer will be providing these approval requirements to Ocwen.

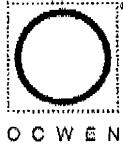
I received approval from my Prior Servicer for a Short Sale or Deed in Lieu, but the approval is going to expire shortly (or just expired) and my closing is after this day, what do I do?

You should fax your original approval documents and an updated net sheet or HUD1 with the new projected closing date to (407)737-5071. With respect to Short Sales, please note that the original expiration date of your Prior Servicer's approval (the "good through" date) still applies. Please note, if there is a Foreclosure Sale scheduled on your account, we will not postpone the foreclosure sale.

Hopefully, we have answered some of your questions. Thank you once again for your business. We are excited to have the opportunity to work with you.

Sincerely,

Ocwen Loan Servicing, LLC
NMLS #1852



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WWW.OCWEN.COM

Welcome to Ocwen! Important Information

Welcome to Ocwen Loan Servicing, LLC (Ocwen). We have attached a few frequently asked questions as it is natural that you may have a few questions about this change and what it will mean. Please rest assured that we value your business and look forward to assisting you in the future as **HELPING HOMEOWNERS IS WHAT WE DO!™**

Frequently Asked Questions:

What if I made a payment to my Prior Servicer, but it has not posted yet?

Your previous Servicer will forward your payment to us within 15 business days. It may take a few days for us to receive and apply the payments, but this will not negatively impact your account or your credit report. To check on the status of your account, you may go to www.ocwen.com.

How can I get information about my account?

You can access Ocwen's website and/or automated telephone system which will provide you with information regarding your account 24-hours a day. These systems have been designed to provide you with the most frequently requested services or information. They may include, but are not limited to, options to obtain payment histories, a payoff or reinstatement quote, status of your credit reporting, payment options, status of tax and insurance payments, financial hardship options and frequently asked questions (FAQ). Website: www.ocwen.com. Telephone Number: (800)746-2936.

If my account is past due and I have not made a payment arrangement with my Prior Servicer, how can I make payment arrangements or get assistance due to financial difficulties?

We offer a number of specialized programs designed to fit your unique financial situation. Please go to www.ocwen.com, click on Mortgage Customers and then log in with your User ID and Password. If you need to create a User ID and Password select the New Customers icon. Once you log in, select the 'Financial Difficulties' icon. This will allow you to download an application package.

If I cannot resolve my issue online, what number do I call and what are the hours?

Ocwen's toll free number is (800)746-2936. In order to accommodate borrowers' busy schedules, we are open late at night and very early in the morning. Our hours are:
Monday through Friday - 8:00am to 9:00pm
Saturday- 8:00am to 5:00pm
Sunday - Noon to 9:00 pm
All Eastern Standard Time

If my account is current, where do I send my payments?

Our payment processing address is:
Ocwen Loan Servicing, LLC
PO Box 6440
Carol Stream, IL 60197-6440

I am currently on a trial modification plan and still have payments remaining before it becomes a final/permanent modification, what do I do?

You should continue making your monthly payments as required in the modification plan. Your Prior Servicer will be providing Ocwen the status of your modification. Please allow us 30 days to review and process your information. It is not necessary to call for a status prior to 30 days as the agent will not have any additional information to provide to you.

Ocwen Loan Servicing, LLC is a debt collector attempting to collect a debt; any information obtained will be used for that purpose. However, if the debt is in active bankruptcy or has been discharged through bankruptcy, this communication is not intended as and does not constitute an attempt to collect a debt.



www.ocwen.com

The transfer of servicing rights may affect the terms of, or the continued availability of mortgage life, disability insurance, or any other type of optional insurance. Not everyone has this type of insurance, but if you do, please be advised that it may not transfer to Ocwen Loan Servicing, LLC. However, to verify if Ocwen is able to offer any of these services, please call our Customer Care Center at (800)746-2936, during the business hours indicated above or contact an independent insurance agent for alternative coverage options.

Mortgage escrow accounts ensure that homeowners' property taxes, fire and hazard insurance premiums; mortgage insurance premiums and other escrow items are paid in a timely fashion. They are a guarantee that there is always enough money to pay these bills when they are due so that the homeowner avoids the risk of lapsed insurance coverage or delinquent taxes. If you would like to establish an escrow account with Ocwen, please call our office at (800)746-2936.

You should also be aware of the following information which is set out in more detail in Section 6 of the Real Estate Settlement Procedures Act ("RESPA") (12 U.S.C. Section 2605). During the 60-day period following the effective date of the transfer of the loan servicing, a loan payment received by your old Servicer before its due date may not be treated by the new loan Servicer as late, and a late fee may not be imposed on you.

Section 6 of RESPA also gives you certain consumer rights. If you send a "qualified written request" to Ocwen concerning the servicing of your loan, Ocwen must provide you with a written acknowledgement within 20 business days of receipt of your request. A "qualified written request" is defined as a written correspondence, other than notice on a payment coupon or other payment medium supplied by the Servicer, which includes your name and account number and your reasons for the request. A "business day" is a day on which the offices of the business entity are open to the public for carrying on substantially all of its business functions. Not later than 60 business days after receiving your request, Ocwen must make the appropriate corrections to your account, and must provide you with a written clarification regarding any dispute. During this 60-business-day period, Ocwen may not provide information to a consumer reporting agency concerning any overdue payment related to such period or qualified written request. However, this does not prevent Ocwen from initiating foreclosure if proper grounds exist under the mortgage documents. In addition, except as otherwise provided herein, we may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

Section 6 of RESPA also provides for damages and costs for individuals in circumstances where servicers are shown to have violated this section. You should seek legal advice if you believe your rights have been violated.

Upon receipt of this letter, please call our office at (800)746-2936 between Monday through Friday between 8:00 am to 9:00 pm ET. Saturday, 8:00 am ET to 5:00 pm ET or Sunday Noon ET till 9:00 pm ET or visit our website at www.ocwen.com, which is available 24 hours a day, so that we may verify the information we received. We look forward to servicing your loan.

Sincerely,

Ocwen Loan Servicing, LLC
NMLS # 1852

Please Detach below and include with your monthly payment.

00001925890 4444444881 000007130563187 50 001925890

Robert Gacuta

Account Number: 7130563187

☐ Check box if your contact information has changed, update on the back



AMOUNT DUE \$
Additional Principal: \$
Additional Escrow: \$
Other: (Please Specify) \$
Total Enclosed: \$

OCWEN
PO BOX 6440
CAROL STREAM IL 60197-6440

Note: If your loan is current, any excess funds will first be applied to outstanding amounts due and then additional principal.
If this payment is made via automatic drafting, this statement is for informational purposes only.